

UNITED STATES BANKRUPTCY COURT

District of New Jersey
401 Market Street
Camden, NJ 08102

Case No.: 17-26468-JNP
Chapter: 13
Judge: Jerrold N. Poslusny Jr.

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Hector A. Ramirez
aka Hector L. Ramirez, aka Hector Ramirez
749 Tacoma Boulevard
Westville, NJ 08093

Social Security No.:
xxx-xx-5893

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 20, 2017.

On 5/18/2018 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Jerrold N. Poslusny Jr. on:

Date: June 20, 2018
Time: 10:00 AM
Location: 4th Floor Courtroom 4C, Mitchell H. Cohen Courthouse, 1 John F. Gerry Plaza, 400 Cooper Street, Camden, NJ 08101-2067

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: May 21, 2018
JAN: lgr

Jeanne Naughton
Clerk

Certificate of Notice Page 2 of 3
United States Bankruptcy Court
District of New Jersey

In re:
 Hector A. Ramirez
 Debtor

Case No. 17-26468-JNP
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 185Page 1 of 2
Total Noticed: 51

Date Rcvd: May 21, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2018.

db +Hector A. Ramirez, 749 Tacoma Boulevard, Westville, NJ 08093-2233
 cr +SJFCU, 1615 Huffville Road, PO Box 5530, Deptford, NJ 08096-0530
 cr +Steward Financial Services, c/o Stark & Stark, 993 Lenox Drive, Lawrenceville, NJ 08648-2316
 517001644 +Account Resolution Services, 1643 Harrison Pkwy, Suite 100, Fort Lauderdale, FL 33323-2857
 517001645 +Advocare West Deptford Pediatrics, 646 Kings Highway, West Deptford, NJ 08096-3145
 517001646 +Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
 517001647 +Bancroft NeuroHealth, PO Box 95000-1466, Philadelphia, PA 19195-1466
 517001648 +Best Credit Repairman, Inc., c/o President, CEO, or Managing Partner, 187 Stevens Ave., Cedar Grove, NJ 07009-1110
 517001649 +CENLAR FSB, Attn: Bankruptcy Department, PO Box 77404, Ewing, NJ 08628-6404
 517001650 +Cenlar FSB, 425 Phillips Blvd., Trenton, NJ 08618-1430
 517001651 +Chase/Bank One Card Svc-Bankruptcy Dept, PO Box 15298, Wilmington, DE 19850-5298
 517001652 Children's Hospital of Philadelphia, 34th St and Civic Center Blvd, Philadelphia, PA 19104
 517001653 +Convergent Outsourcing, Inc., 800 SW 39th Street, Renton, WA 98057-4975
 517315014 +Deptford Township MUA, P.O. Box 5428, Deptford, NJ 08096-0428
 517001656 Drive New Jersey Insurance Company, P.O. Box 89490, Cleveland, OH 44101-6490
 517001657 +Emergency Physicians Services of NJ, 175 MADISON AVE, Mount Holly, NJ 08060-2038
 517001658 Geico, One Geico Plaza, Bethesda, MD 20810-0001
 517001659 +Gloucester County Sheriff, Re: Sheriff # 17000379, PO Box 376, Woodbury, NJ 08096-7376
 517001661 IC Systems Inc, PO Box 64378, Saint Paul, MN 55164-0378
 517001663 +James A Mayer, Esq., 223 Old Hook Road, Westwood, NJ 07675-3132
 517001664 John D. Kernan, D.M.D., 658 West Cuthbert Boulevard, Westmont, NJ 08108-3642
 517001665 +KML Law Group, PC, 216 Haddon Avenue, Suite 406, Westmont, NJ 08108-2812
 517193564 +M&T Bank, PO Box 1508, Buffalo, New York 14240-1508
 517228565 MTGLQ Investors, L.P., c/o Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
 517023312 Police & Firemens Retirement System Board of Trust, KML Law Group PC, Sentry Office Plaza, 216 Haddon Avenue, Suite 206, Westmont, NJ 08108
 517001667 +Progressive Corporation, 6300 Wilson Mills Rd., Mayfield Village, OH 44143-2182
 517001669 Rowan Medicine, Faculty Practice Plan, PO Box 635, Bellmawr, NJ 08099-0635
 517001670 Rowan-School of Osteopathic Medicine, University Doctors, POB 635, Bellmawr, NJ 08099-0635
 517001676 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Division of Taxation, PO Box 245, Trenton, NJ 08695)
 517001671 Seterus, PO Box 1077, Hartford, CT 06143-1077
 517001672 Shell Point Mortgage Services, PO Box 10826, Greenville, SC 29603-0826
 517001673 +Slate / Chase, POB 15298, Wilmington, DE 19850-5298
 517001675 +Stark and Stark, Re: Steward Financial Services, c/o John L Laskey, Esq., 993 Lenox Drive, Lawrence Township, NJ 08648-2316
 517001677 +Stern, Lavinthal & Frankenberg, LLC, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
 517001678 +Steward Financial Services, c/o President, CEO, or Managing Partner, 444 E Kings Highway, Suite 200, Maple Shade, NJ 08052-3427
 517144901 Steward Financial Services, c/o Stark & Stark, P.C., P.O. Box 5315, Princeton, NJ 08543-5315, Attn: Jennifer D. Gould, Esq.
 517153751 +Steward Financial Services, Stark & Stark, 993 Lenox Drive, Lawrenceville NJ 08648-2389
 517001681 +Viruta Health Voorhees, 2 Brighton Road, Clifton, NJ 07012-1663

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov May 21 2018 23:58:07 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov May 21 2018 23:58:03 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 517001654 +E-mail/Text: bankruptcy_notifications@ccsusa.com May 21 2018 23:58:48 Credit Collection Services, Two Wells Avenue, Newton Center, MA 02459-3246
 517001655 +E-mail/Text: dtmua-am@deptford-nj.org May 21 2018 23:58:24 Deptford Township MUA, 898 Cattell Road, Wenonah, NJ 08090-1521
 517001660 +E-mail/Text: Harris@ebn.phinsolutions.com May 21 2018 23:58:57 Harris & Harris LTD, 111 West Jackson Blvd, Suite 400, Chicago, IL 60604-4135
 517001662 E-mail/Text: cio.bnccmail@irs.gov May 21 2018 23:57:39 Internal Revenue Service, Centralized Insolvency Service, PO Box 7346, Philadelphia, PA 19101-7346
 517001666 E-mail/Text: camanagement@mtb.com May 21 2018 23:57:56 M&T Bank, 1100 Wehrle Drive, Buffalo, NY 14221
 517181529 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com May 22 2018 00:03:37 Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
 517001668 +E-mail/Text: bankruptcy@pseg.com May 21 2018 23:57:26 PSEG, Attn: Bankruptcy Department, PO Box 490, Cranford, NJ 07016-0490

District/off: 0312-1

User: admin
Form ID: 185

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Total Noticed: 51

Date Rcvd: May 21, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center
(continued)

517001674 +E-mail/Text: rharris@southjerseyfcu.com May 21 2018 23:58:05 South Jersey Federal C. U.,
PO Box 5530, Deptford, NJ 08096-0530
517001679 E-mail/Text: jchrist@stewardfs.com May 21 2018 23:58:12 Steward Financial Services,
c/o President, CEO, or Managing Partner, 499 Old Kings Highway, Maple Shade, NJ 08052
517122114 +E-mail/PDF: EBN_AIS@AMERICANINFO SOURCE.COM May 22 2018 10:51:53 Verizon,
by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517001680 +E-mail/Text: wfmelectronicbankruptcynotifications@verizonwireless.com May 21 2018 23:57:22
Verizon Wireless, PO Box 26055, Minneapolis, MN 55426-0055

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Police & Firemens Retirement System Board of Trustees by its Administrative Agent New Jersey Housing & Mortgage Finance Agency dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Jennifer D. Gould on behalf of Creditor Steward Financial Services jgould@stark-stark.com, mdepietro@stark-stark.com
Melissa S DiCerbo on behalf of Creditor MTGLQ Investors, L.P. nj-ecfmail@mwc-law.com
Robert J. Malloy on behalf of Creditor SJFCU ecf.rjmalloylaw@gmail.com
S. Daniel Hutchison on behalf of Debtor Hector A. Ramirez sdhteamlaw@outlook.com, backupcourt@outlook.com;sdhlawecf@gmail.com;sdhlawparal@outlook.com;r39026@notify.bestcase.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8